



Adam  
Palminteri/Northernleasing/U  
S@LEASING

03/06/2008 02:01 PM

To Richard Hahn/Northernleasing/US@Leasing

cc

bcc

Subject Re: lease 778767 and many others

Totally agree... The agreement is iron clad that's the bottomline and stupid people get burned.. I would never sign any legal docs till a lawyer read them, based on what we know

----- Original Message -----

**From:** Richard.Hahn

**Sent:** 03/06/2008 01:59 PM EST

**To:** Adam Palminteri

**Subject:** Re: lease 778767 and many others

The lesson to learned is that everything must be in a written form. One can paint many scenarios to others with one set of instances, tilting opinion in different ways. The bottom line is that we have a signed document that wins everytime...no shades of gray. When reading that guys letter there are plenty of holes in the story that others would not see. He thinks by presenting his story his way he will somehow overcome. When it all comes out in court his version falls apart.

----- Original Message -----

**From:** Adam.Palminteri

**Sent:** 03/06/2008 01:47 PM EST

**To:** Richard Hahn

**Subject:** Re: lease 778767 and many others

The ISO works them over... I don't feel bad for stupidity I just worry the more and more it keeps hitting us that somewhere, someone will put a halt to it all.... But I agree with you!

----- Original Message -----

**From:** Richard.Hahn

**Sent:** 03/06/2008 01:46 PM EST

**To:** Adam Palminteri

**Subject:** Re: lease 778767 and many others

Should we feel bad for these people?

One must take responsibility if one signs docs but Obviously people are suckered by the iso

----- Original Message -----

**From:** Adam.Palminteri

**Sent:** 03/06/2008 01:41 PM EST

**To:** Richard Hahn

**Subject:** Re: lease 778767 and many others

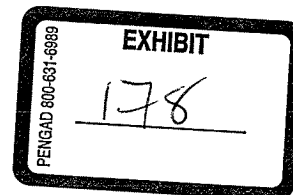
Can it last forever?

----- Original Message -----

**From:** Richard.Hahn

**Sent:** 03/06/2008 01:38 PM EST

**To:** Adam Palminteri



**Subject:** Fw: lease 778767 and many others  
Good one

---

----- Original Message -----

**From:** john jorges [jjflyboy@msn.com]

**Sent:** 03/06/2008 01:05 PM EST

**To:** Jay Cohen; Steve Bernardone; Ron Kincheloe; Sam Buono; Richard Hahn; Sara Krieger; Dinesh Kulangroth; Harry Roth; Allan Bey; John Fragos; <gilbert.levine@northernleasing.com>; Natalie Nance; Isaac Taylor; Dave Brunette; Dalton Jenkins; Reshma Kamath; Miguel Rodriguez; Dorothy Szabo

**Subject:** lease 778767 and many others

Mr. Sam Buono,

I beg to differ with your assessment of our situation on a number of items.

1. You LEASE the equipment. One of your 'notices' specifically demands that I return the leased equipment (valued at \$350) to LFG at your New York Address, which I did. You do NOT supply money to purchase anything.
2. Your equipment DID have check reading and processing ability as part of its function. This whole debacle started when I processed a check. Abanco was the company I signed with. Their contract had hidden Items on it. I was left a copy AT SIGNING. The first two pages had all the information correctly stated on it, with "This page intentionally left blank" written on the back of the page. There seemed no need to flip the following pages. There was, however, other information on the underside of those pages that was missed at the time of signing. That can only be construed as fraudulent, an attempt to hide constraints within the 'contract' by hiding these declarations. The check I tried to process was 'declined' because it was "too large". It was for \$3200.00. It was to be processed through Global-e-Telecom, another substandard company. The application I signed noted a limit of \$5000.00 for checks. Global, in their infinite wisdom, AND without notifying me, lowered the maximum to \$3000.00, hence the decline. I then simply deposited the check without their involvement. Several days later, I noticed a \$58.00 withdrawal from my account to Global. Upon questioning I was told that was for running the check, regardless of the decline. That event showed me that I had gotten into a 'business relationship' with crooks. I stopped the Abanco ACH transactions. I also stopped the ACH with LFG after one successful withdrawal by your 'business'. The second one was denied and not paid when presented. Much to my, AND the bank manager's amazement, the transaction successfully went through the following day under a different vendor number. Only a deceitful, fraudulent, low-life company would have enough forethought to install numerous vendor numbers into their business to be able to tap into people's business without their willingness. I was then advised that I WAS, in fact dealing with crooks, and should close the account. I did so.
- 3) LFG proceeded to call me numerous, numerous times at different intervals. I have kept evidence of these times. Your Tomeka Small called me on several occasions in excess of 60 times in one day. I have retained proof of these events. Your 'company' proceeded to bombard me with threats in the mail. I have all of these. You apparently feel that you can harass whomever you want to extort money you feel is owed to you through a contract obtained under shady circumstances.
- 4) That contract you claim I signed was not present here when I signed the contract with Abanco. It was faxed to me at a much later date. Who copied my signature on it? That contract was not signed by me, here in my office. Your efforts are bogus.

5. I have enclosed several complaints against your various deceptions, called leasing companies, which  
Are numerous all over the web. Simply 'Google' LFG, Northern Leasing, or any of the other aliases you 'do business' under. A simple demonstration to enforce my allegations that your company is comprised of low-life, fraud perpetrating, relentless crooks. That is my opinion. Those in your company, unaware of your tactics, can read for themselves and formulate their own opinions.
6. My attorney is aware of this situation as it grows. You are being handed all the rope you want or Need to prove my case. Use it wisely.
7. Your 'employees' have been told on numerous occasions that there will be NO MONEY forthwith on  
This 'contract' or any other that you allege. J&J will NOT be sending you one dime- no money- NOTHING.
8. I have no less than 8 "FINAL DEMAND"'s from your 'company'. Cease and desist. That's FINAL.
9. Lease # 778767.

Category: Corrupt Companies

Northern Leasing Systems - Rep Jason Mahoney - Supervisor Marc Dardanell Scam & Scum con men  
Northern Leasing Systems, Inc. & all those employed there! New York New York

Rebuttal Box

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

Northern Leasing Systems - Rep Jason Mahoney - Supervisor Marc Dardanell

Phone: 888-692-7177

Fax: 212-216-8261

132 West 31st Street, 14th Floor

New York, New York, 10001-3405

U.S.A.

Submitted: 2/16/2008 9:49:52 PM

Modified: 2/16/2008 9:50:00 PM

Charles

Sonoma, California

I took over a business in 2003 and was approached by an attractive young lady soliciting the credit card machine. I was mislead to believe the contract was for three years, but could cancel at any time. I was

charged through my checking account \$42.61 for Northern Leasing, Chase Bank for statements for Global Pay Global STL \$10.00 , and a company called EXS (Electronic Exchange Systems) for a Merchant Bank statement outlet fee of \$10.00 plus \$25.00 fee for a statement of less than \$25.00 min. A total of \$87.76 per month, every month through 2006. I used the service possibly twice the entire time. I was able to get the last two billing companies canceled in Nov 2006, but the Northern Leasing kept billing my checking account.

I had changed from the former business corporation to my own corporation and name, a different name and a new bank checking account and still they followed me. I subsequently went out of business, closed the checking account and they tracked my home address and continued to bill me cumulative.

I sent back their machine by USPS signature confirmation receipt 1/30/2008. I then began receiving threatening phone calls to pay up and claimed I was in lease defaults. Two of the letters state, 'This confirms that a non-cancelable lease agreement between Northern Leasing Systems, Inc. and (the name of the first company) with the personal guaranty of (my name).' The first company - was closed in 2003. Their rep, Jason Mahoney should be held responsible as well as his supervisor, Marc Dardanell and Richard Hahn, VP Sales & Marketing and a Michael Williams. They received for the \$42.61 full payments of over \$3,000. plus. They have since billed me another \$218.05 and continue to call. With the recent letters that state it is a non-cancelable contract, I refuse to pay them anymore as they will continue to harass me for life.

There is no excuse for the dishonesty and scam that these people and their company impose on small businesses. They should be placed in jail with other crooks that con honest hard working Americans.

Rudolf

Sonoma, California

U.S.A.

Category: Credit Card Processing (ACH) Companies

Northern Leasing Systems Triumph!! Do not give in Fight back! New York New York

Rebuttal Box

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Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

Northern Leasing Systems

Phone: 866-781-0411

Fax: 800-342-7172

132 West 31st St

New York, New York, 10001-3405

U.S.A.

Submitted: 2/13/2008 11:21:29 AM

Modified: 2/13/2008 11:22:00 AM

Justice@last

san diego, California

Foremost, I am very grateful for all the information that have been posted throughout the internet. I doubt I would be relieved today if it weren't for these threads.

Like many, I was improperly induced into signing into a contract without ever seeing the additional pages. Having read all the threads on this company, I was not about to sit out this issue. I acted quickly.

When the credit card processing company failed to provide me with their bank originating ID, I contacted all phone numbers I could find on the documents that came in the mail 2 weeks after I signed paperwork. The business bank account had fraud protection. Without an originating ID to authorize, no debits can go through. Knowing this, I did not install the credit card terminal.

It was during this time, I discovered MBF's extensive lease. Since the processing company had pretty

much disappeared, defaulted, by ceasing communication with me, I called MBF to cancel the account to which of course, they didn't budge.

My internet research over the weekend was horrifying and harrowing enough so that by the third week, I have already contacted the BBB, FTC, Attorney Generals for CA, IL and NY, and the City Attorney. By the fourth week, dispute letters were sent certified mail to MBF's IL and NY addresses. I also returned the terminal equipment, unused, with signature confirmation to its originating address during this time. On the fourth week, I hired a d\*mn good lawyer. He wrote a d\*mn good letter demanding the account be closed along with a cease and desist clause for the collection calls which started the previous week. A few days after the lawyer's letter was mailed out, the phone calls ceased but collection bills started coming in. The following week, correspondence from MBF came stating they're investigating the matter. Ten days later, I received from MBF a letter releasing me and my place of work of obligation on the lease.

It is not impossible to get out of this fraudulent lease. Contracts are certainly only valid if they are signed in good faith. However, being aware of this does not make me an expert of the law. I believe the wisest thing was indeed hiring a lawyer. In the long run, I ended up spending less money and most importantly, MBF went away quickly. Being sick to the stomach and sleepless at nights is simply not worth it.

Justice@last

san diego, California  
U.S.A.

Report: Northern Leasing Systems

Category: Credit Card Processing (ACH) Companies

Northern Leasing Systems, We are also victims of this company... New York New York

Rebuttal Box

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

Northern Leasing Systems

Phone: 212-239-3500

Fax:

132 West 31st Street

New York, New York, 10001-5095

U.S.A.

Submitted: 2/7/2008 10:45:03 AM

Modified: 2/7/2008 10:45:00 AM

Aplwd

Omaha, Nebraska

So, we had a salesman come into our office to set up merchant processing. He also sold us on the machine (northern leasing). However, he did not write on our contract the lease term as we made a copy of it when he was here. We were under the impression that our term was for 12 months just like our processing agreement. Come to find out we are stuck with them for 48 months at 37.00 per month plus all of the other 'taxes' and 'fees' that we get. I will not stop until we get out of this contract. They have the worst customer service reps I have ever dealt with. They are rude and condescending. Anyone have anymore ideas about to go after these scammers?

Aplwd

Omaha, Nebraska

U.S.A

Report: Northern Leasing Systems - Central Payment Corp.

Category: Credit Card Processing (ACH) Companies

Northern Leasing Systems - Central Payment Corp. Beware lots of hidden charges, overpriced leasing & Processing fees, deceptive inactuate information during signup New York New York

\*UPDATE \*UPDATE ..Central Payment Corp. Larkspur Ca. Update & Correction

Rebuttal Box

Respond to this report!

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Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

Northern Leasing Systems - Central Payment Corp.

Phone: 866-781-0440

Fax: 800-342-7172

132 West 31st St, 14th Fl.

New York, New York, 10001-5095

U.S.A.

Submitted: 1/16/2008 8:05:20 AM

Modified: 2/7/2008 2:30:34 PM

Gsd

Winchester, Virginia

Beware ! Beware ! Beware !

I am very displeased with both companies. I know - I know I should have taken the 3 page (printed on both sides in very small print) contract home and read it over and over before signing. I am too trusting of fast talking decetpive agents.

I was of the understanding I was signing a 1 year contract, but find out it was for 4 years, with hidden charges of shipping fees, taxes, and processing fees that was never mentioned, and in fact I can't find some of them on the contract.

I now find that the processing fees are higher than I thought and some of them I am not sure is actually legal, or ethical at the least. I am going to my lawyer today to discuss this.

At least one more merchant in my building is also unhappy and confused about all of the unexpected charges.

Gsd

Winchester, Virginia

U.S.A.

Report: #274995 View Similar Reports Report: Northern Leasing Systems

Category: Credit Card Processing Companies

Northern Leasing Systems WORST CUSTOMER SERVICE EVER! Bleeding my bank account dry New York New York

\*REBUTTAL Employee ..Just a small correction

Rebuttal Box

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Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!



Northern Leasing Systems  
Phone: 800-683-5433  
Fax:  
132 West 31st Street 14th Floor  
New York, New York, 10001  
U.S.A.  
Submitted: 9/17/2007 2:46:42 PM  
Modified: 2/2/2008 11:16:23 PM  
Jackie  
Pasadena, California

This company should be out of business, but I guess the fact that they aren't is testimony to how much people will put up with (including myself) before realizing the importance of educating ourselves in the murky waters of credit card processing for small businesses.

I have a dead machine, and have been given the runaround by Northern Leasing, and Merchant Services, although what Merchant Services told me was enlightening. First they said that sometimes machines just die. That's it, and nothing can be done. They said that the leasing company almost always offers a swap, so you have use of the machine you are being charged for, while they take up to 4 WEEKS to figure out what's wrong and repair your broken one. Not Northern Leasing. In fact, they don't even deal with repair/replacement.

No, the rude customer service representative (clearly mocking their website's promise of 'a Customer Service Department that is committed to our lessees, ensuring the highest quality of service' - what a joke!) referred me to a company called TASQ to deal with repairs. I asked her if I could get a swap, and she actually laughed.

So I call TASQ, and it's ONE GUY! If he's not there, leave a message. Are you kidding me? To his credit, he did call me back within an hour. But now I have to pay \$75 to ship the thing off for repair, and then 'they'll' call me with the cost of parts, and if I don't want it repaired I only pay \$15 and I get my still dead machine back. So if they tell me that it will cost me \$125 to fix it, I've essentially just bought a new machine. This is such BS. I am still waiting for a returned call from the makers of the machine to see if there are any alternatives.

Heaven forbid I'd actually want to RUN my business for the next month, not to mention the three hours (and counting) I won't get back today. Grrrrrr...I am so frustrated and feeling completely ripped off. I guess before this stupid lease is up in 2009, I'll take a class in contracts for credit card machines so I understand what I'm getting into when I look for a new company. It just doesn't seem to be necessary to be this complicated a process.

Jackie  
Pasadena, California  
U.S.A.